

WHAT IS CLAIMED IS:

1. A method of optimizing a performance of a simplified issue insurance plan with  
5 respect to an eligible population of potential insureds, the method comprising:
  - (a) analyzing the eligible population in view of at least one characteristic of said population in relation to the simplified issue plan;
  - (b) based on the analysis, determining at least one positive cycle action to be applied with respect to said eligible population; and
  - 10 (c) implementing the at least one positive cycle action.
2. The method of claim 1, wherein said simplified issue insurance plan is a disability insurance plan.
- 15 3. The method of claim 1, further comprising evaluating an impact of the at least one implemented positive cycle action.
4. The method of claim 1, wherein step (a) further comprises analyzing the eligible population in view of at least one characteristic of said population in relation to the participants of the simplified issue plan.
- 20 5. The method of claim 1, wherein step (b) further comprises determining at least one parameter of at least one determined positive cycle action.
- 25 6. The method of claim 1, wherein the at least one characteristic of the eligible population is a characteristic that impacts overall plan performance.
7. The method of claim 1, wherein the simplified issue plan includes variable priced insurance.
- 30 8. The method of claim 1, wherein the positive cycle action is an action whereby enrollment in the plan is increased.

9. The method according to any one of claims 1 - 8, wherein the positive cycle action is a shift risk action, whereby the simplified issue plan is modified to include an element of fixed price insurance such that at least some participants of the plan are at least partly insured with the fixed price insurance in accordance with the shift risk action.

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10. The method of claim 9, wherein the simplified issue plan is modified to include an additional element of fixed price insurance such that said at least some participants of the plan receive an increased portion of their benefit through said additional fixed price insurance in accordance with the shift risk action.

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11. The method of claim 9, wherein the simplified issue plan is modified to include an element of fixed price insurance such that selected participants who meet specified criteria are at least partly insured with the fixed price insurance in accordance with the shift risk action.

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12. The method of claim 9, wherein the simplified issue plan is modified to include an additional element of fixed price insurance such that selected participants who meet specified criteria receive an increased portion of their benefit through said additional fixed price insurance in accordance with the shift risk action.

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13. The method of claim 8, wherein the positive cycle action is an increase enrollment action.

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14. The method of claim 13, wherein the increase enrollment action is targeted to at least one group of individuals from the eligible population based on the step of analyzing said population.

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15. The method of claim 13, wherein the increase enrollment action utilizes a communication module in such a way as to produce customized communication materials describing specific plan costs and benefits unique to each one of said eligible individuals.

16. The method according to claim 13 or 15, wherein the increase enrollment action utilizes a communication module in such a way as to produce prepopulated forms with an eligible individual's data, thereby increasing ease of enrollment.

17. The method according to claim 15, wherein the communications module is contained within a plan management database.

18. The method of claim 14, wherein the at least one group is selected in such a way as to reduce adverse selection.

19. The method of claim 14, wherein the step of analyzing the population comprises analyzing the eligible population in view of the average probability that a plan participant will become disabled (Pdb).

20. The method of claim 14, wherein the step of analyzing the population comprises analyzing the eligible population in view of one or more factors selected from the group consisting of: work location, home location, gender, coverage/plan options, job description, business unit or division, price, title, previous or current method of communication, age, compensation, employer contribution level, tax-status, benefit formula, benefit maximum, various risk characteristics, smoker status, tenure, correlation of participation characteristics of other plans within the group, and correlation with behavior characteristics not related to the group.

21. The method of claim 14, wherein the increase enrollment action comprises generating promotional information adapted to at least one group of individuals from the eligible population.

22. The method of claim 8, wherein the positive cycle action is a decrease participant price action.

23. The method of claim 8, wherein the positive cycle action is a segment participant price action.

24. The method of claim 1, wherein the at least one characteristic of the eligible population is selected from the group consisting of: compensation, percentages of eligible population in different salary brackets, SIC codes, age of eligible population, job description, sex, smoker status, location of work, location of home, and combinations thereof.

25. A method according to any one of claims 1 - 3, further comprising:  
(a) upon implementation and subsequent evaluation of an impact of said at least one positive cycle action, determining an additional positive cycle action to be applied with respect to said eligible population; and  
(b) implementing said additional positive cycle action.

26. The method of claim 25, wherein said additional positive cycle action is a request for proposal action.

27. The method of claim 25, wherein said additional positive cycle action is an action that creates an increased enrollment in the plan.

28. The method of claim 25, wherein the additional positive cycle action is a shift risk action.

29. The method of claim 25, wherein the additional positive cycle action is an increase enrollment action.

30. The method of claim 25, wherein the additional positive cycle action is a decrease participant price action.

31. The method of claim 25, wherein the additional positive cycle action is a segment participant price action.

32. The method of claim 25, further comprising importing past experience of a population selected from the group consisting of: the eligible population being analyzed, a similar population, and a combination thereof, wherein the step of determining at least one positive cycle action based on the analysis further comprises taking into account said imported past experience.

33. The method of claim 1, further comprising importing past experience of a population selected from the group consisting of: the eligible population being analyzed, a similar population, and a combination thereof, wherein the step of determining at least one positive

cycle action based on the analysis further comprises taking into account said imported past experience.

34. A method of optimizing a performance of a simplified issue insurance plan with respect to an eligible population of potential insureds, the method comprising:

- (a) analyzing the eligible population in view of at least one characteristic of said population in relation to the participants of the simplified issue plan;
- (b) based on the analysis, determining at least one positive cycle action to be applied with respect to said participants of said population;
- (c) implementing the at least one positive cycle action; and
- (d) evaluating an impact of the at least one implemented positive cycle action.

35. The method of claim 34, wherein said simplified issue insurance plan is a disability insurance plan.

36. A system arranged to optimize a performance of a simplified issue insurance plan with respect to an eligible population of potential insureds, wherein the system comprises:

- (a) means arranged to analyze the eligible population in view of at least one characteristic of said population in relation to the participants of the simplified issue plan;
- (b) means arranged to determine a positive cycle action based on the analysis;
- (c) means arranged to implement the determined positive cycle action; and
- (d) means arranged to evaluate an impact of the implemented positive cycle action.

37. The system of claim 36, wherein said simplified issue insurance plan is a disability insurance plan.